

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Rebekah Suzanne Rushing

S.S. No.: xxx-xx-5895

Mailing Address: 1109 Lancaster Street, Durham, NC 27701-

Case No. 11-80124

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on January 24, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: February 25, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 12/15/10		
					Lastname-SS#: Rushing-5895-B		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN					SURRENDER COLLATERAL		
Retain	Creditor Name	Sch D #	Description of Collateral		Creditor Name	Description of Collateral	
	ZX Fitness		Spa Membership				
ARREARAGE CLAIMS					REJECTED EXECUTORY CONTRACTS/LEASES		
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
				**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Sammi's Auto	8	\$3,490	5.00	\$35	\$103.03	1997 Ford Explorer
	Triangle Auto Brokers		\$5,496	5.00	\$37	\$162.25	1999 Chevrolet Tahoe
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)	Int. %	Pay off Amt					
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI=	None(\$0)	None(\$0)					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$	\$281	per month for	48	months, then			
\$	N/A	per month for	N/A	months.			
Adequate Protection Payment Period:				10.59	months.		
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers".							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Duke Energy
c/o JL Walston & Associates
1530 North Gregson Street
Durham, NC 27701-1164

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Cash Advance
2533 N. Carson Street
Suite 4976
Carson City, NV 89706

GTI
2501 University Drive
Durham, NC 27707

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Cash Advance Network
c/o Accounts Receivable Mgmt
9000 Regency Square Blvd.
Ground Floor
Jacksonville, FL 32211

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Nation Lending
c/o Accounts Receivable Manageme
9000 Regency Square Blvd.
Ground Floor
Jacksonville, FL 32211

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Financial Services***
Post Office Box 451
Durham, NC 27702-0451

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Dick Patton Realty **
3115 Guess Road
Durham, NC 27704

Sammi Auto Sales
Attn: Managing Agent
3114 Wake Forrest Hwy
Durham, NC 27703

Santander Consumer USA**
Bankruptcy Dept/Attn: Managing Agt
Post Office Box 560284
Dallas, TX 75356-0284

SunTrust
Recovery Department
Post Office Box 85041
Richmond, VA 23285-5041

Time Warner
c/o Credit Management
4200 International PKWY
Carrollton, TX 75007

Triangle Auto Brokers
Attn: Managing Agent
3301 N. Roxboro Road
Durham, NC 27704

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Wachovia Bank National Association
Central Bankruptcy Department
Post Office Box 13765
Roanoke, VA 24037